

Report No. 348
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 2009
(In thousands of Dollars)

Assets	80 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$380,996	\$84	\$144,396	\$525,476	
Interest-bearing balances	\$130,579	\$5,667	\$625,101	\$761,347	
Securities	\$1,945,883	\$1,607	\$344,951	\$2,292,441	
Federal funds sold and securities purchased/agreements to sell	\$317,678		\$25,490	\$343,168	
Loans & lease financing receivables:					
Loans & leases held for sale	\$15,779			\$15,779	
Loans & leases net of unearned income	\$8,218,714		\$2,654,576	\$10,873,290	
Less: Allowance for loan & lease losses	<u>\$111,598</u>		<u>\$38,857</u>	<u>\$150,455</u>	
Loans & leases, unearned income, allowances & reserve	\$8,107,116		\$2,615,719	\$10,722,835	
Trading Assets		\$239		\$239	
Premises & fixed assets (including capitalized leases)	\$206,037	\$616	\$12,590	\$219,243	
Other real estate owned	\$35,132			\$35,132	
Investments in unconsolidated subsidiaries & assoc. companies	\$1,658			\$1,658	
Intangible assets	\$42,934	\$8,165		\$51,099	
Goodwill	\$25,148	\$2,851		\$27,999	
Other Intangible assets	\$17,786	\$5,314		\$23,100	
Other assets	<u>\$251,539</u>	<u>\$1,962</u>	<u>\$56,691</u>	\$310,192	
Total Assets	<u>\$11,435,331</u>	<u>\$18,340</u>	<u>\$3,824,938</u>	<u>\$15,278,609</u>	
Liabilities					
Deposits:					
In domestic offices	\$9,541,737		\$2,822,081	\$12,363,818	
Noninterest-bearing	\$1,317,397		\$324,994	\$1,642,391	
Interest-bearing	<u>\$8,224,340</u>		<u>\$2,497,087</u>	<u>\$10,721,427</u>	
Federal funds purch & secur sold under agreements to repurchase	\$141,412		\$403,515	\$544,927	
Trading Liabilities					
Other borrowed money	\$601,266		\$330,831	\$932,097	
Subordinated notes and debentures	\$6,300			\$6,300	
Other liabilities	<u>\$91,684</u>	<u>\$278</u>	<u>\$35,331</u>	<u>\$127,293</u>	
Total Liabilities	\$10,382,399	\$278	\$3,591,758	\$13,974,435	
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$34,231	\$762	\$2,000	\$36,993	
Surplus	\$521,131	\$13,615	\$42,000	\$576,746	
Retained earnings	\$476,111	\$3,685	\$190,636	\$670,432	
Accumulated other comprehensive income	\$20,959		(\$1,456)	\$19,503	
Other equity capital components					
Total Equity Capital	<u>\$1,052,932</u>	<u>\$18,062</u>	<u>\$233,180</u>	<u>\$1,304,174</u>	
Total Liabilities and Equity Capital	<u>\$11,435,331</u>	<u>\$18,340</u>	<u>\$3,824,938</u>	<u>\$15,278,609</u>	
Average Ratios of State Banking Institutions	3/31/2009	12/31/2008	9/30/2008	6/30/2008	3/31/2008
Total Capital/Reserves to Total Assets	9.57%	9.29%	9.45%	9.43%	9.39%
Total Capital to Total Deposits	11.04%	10.82%	11.04%	10.96%	10.88%
Total Loans to Total Assets	71.18%	72.11%	74.42%	73.78%	70.59%
Loan Valuation Res to Total Loans (Gross)	1.36%	1.25%	1.15%	1.17%	1.24%
Total Loans to Total Deposits	86.13%	88.05%	91.88%	91.25%	85.08%
Return on Assets (Annualized)	0.84%	0.82%	0.97%	0.95%	0.97%
Increase in Deposits 3-31-08 to 3-31-09	7.35%				
Increase in Loans 3-31-08 to 3-31-09	8.68%				
Increase in Total Assets 3-31-08 to 3-31-09	7.68%				